

UNITED STATES BANKRUPTCY COURT

Northern District of Georgia

Atlanta Division

In Debtor(s)
Re: **Vaughnette Michelle Jones**
804 Lincoln Crest Drive
Austell, GA 30106

Case No.: **24-50770-pwb**
Chapter: **13**
Judge: **Paul W. Bonapfel**

xxx-xx-6806

ORDER CONFIRMING PLAN

The Chapter 13 Plan of Debtor or Debtors (hereinafter "Debtor") has been transmitted to all creditors. Debtor's plan, or plan as modified, satisfies the requirements of 11 U.S.C. § 1325.

Accordingly, it is ORDERED that

- (1) The Chapter 13 plan is confirmed;
- (2) Property of the estate shall not revert in Debtor until the earlier of discharge of Debtor, dismissal of the case, or closing of case without the entry of a discharge, unless the Court orders otherwise;
- (3) A creditor must have a proof of claim filed with the Clerk of Court in order to receive a distribution under this plan, without regard to any other provision of the plan; and
- (4) Attorney fees for Debtor's counsel provided for in the Chapter 13 plan and disclosed in the disclosure statement required by Federal Rule of Bankruptcy Procedure 2016(b) are allowed as an administrative expense, subject to disgorgement or disallowance upon request of any party in interest or *sua sponte* by the Court.
- (5) Unless the Court orders otherwise, if the amount of a creditor's secured claim is listed in § 3.2 of the plan as having no value (i.e., is zero), the lien securing that claim will terminate and be released by the creditor without further order, effective upon entry of discharge or an order closing the case without discharge. If the case is dismissed or converted to chapter 7, no such lien shall be affected by this Order in accordance with 11 U.S.C. §§ 349(b)(1)(C) or 348(f)(1)(B), as applicable.
- (6) Unless the Court orders otherwise, if a claim is listed in § 3.2 of the plan as having value, the lien securing that claim will terminate and be released by the creditor without further order in accordance with § 3.2 of the plan. If the case is dismissed or converted to chapter 7, no such lien shall be affected by this Order in accordance with 11 U.S.C. §§ 349(b)(1)(C) or 348(f)(1)(B), as applicable.
- (7) Unless the Court orders otherwise, if § 3.4 of the plan provides that a judicial lien or a nonpossessory, nonpurchase money security interest is avoided as of the entry of the order confirming the plan, such avoidance is subject to 11 U.S.C. §§ 349 and 522(c) if the case is dismissed.

(8) Because no party in interest has filed a request for an order of dismissal pursuant to 11 U.S.C. § 521(i)(2) and because the parties in interest should not be subjected to any uncertainty as to whether this case is subject to automatic dismissal under § 521(i)(1), Debtor is not required to file any further document pursuant to § 521(a)(1)(B) to avoid an automatic dismissal and this case is not and was not subject to automatic dismissal under § 521(i)(1). This does not prevent any party in interest from requesting by motion that Debtor supply further information described in § 521(a)(1)(B), and this does not prevent the Chapter 13 Trustee from requesting by any authorized means, including but not limited to motion, that the Debtor supply further information.

The Clerk is directed to serve a copy of this Order on the Debtor(s), the Attorney for the Debtor(s), the Chapter 13 Trustee, all creditors and other parties in interest.

IT IS SO ORDERED.

Dated: May 1, 2024

New Form 132

A handwritten signature in black ink, reading "Paul W. Bonapfel", written over a horizontal line.

Paul W. Bonapfel
United States Bankruptcy Judge

United States Bankruptcy Court
Northern District of Georgia

In re:
Vaughnette Michelle Jones
Debtor

Case No. 24-50770-pwb
Chapter 13

CERTIFICATE OF NOTICE

District/off: 113E-9
Date Rcvd: May 01, 2024

User: bncadmin
Form ID: 132

Page 1 of 3
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 03, 2024:

Recip ID	Recipient Name and Address
db	+ Vaughnette Michelle Jones, 804 Lincoln Crest Drive, Austell, GA 30106-8227
24675098	Connie L. Beardsley, 2295 Nutt Road, Franklin, GA 30217-4855
24610631	+ Esusu/fcps, 215 West 125th Street, New York, NY 10027-4426
24610633	+ Forest Glen Apartment, 4236 Austell Rd, Austell, GA 30106-8239
24681916	+ Green Funds Group Green Funds Express, PO BOX 1427, Addison, IL 60101-8427
24610636	+ Hollis Cobb, 6621 Bay Circle, Suite 180, Norcross, GA 30071-1218
24610642	+ Phenix Fin, 2430 E. 8th Street, Odessa, TX 79761-4902
24610643	+ Shweta Maheshwari, 2600 Milscott Drive, Apt 1330, Decatur, GA 30033-6025
24610644	+ Southeast Toyota Finance, 260 Interstate North Cir., SE, Atlanta, GA 30339-2210
24628169	+ Wilkes Finance, 999 Veterans Memorial Hwy SW, Mableton, GA 30126-3103
24610649	+ Wilkes Finance, Attn: Bankruptcy, 8542 Hospital Drive, Douglasville, GA 30134-2413

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	^ MEBN	May 01 2024 20:25:43	Georgia's Own Credit Union, c/o D. Tyler Van Leuven, Esq., Post Office Box 3637, Tallahassee, FL 32315-3637
24610629	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	May 01 2024 20:42:42	Aidvantage, Attn: Bankruptcy, Po Box 9635, Wiles-Barr, PA 18773-9635
24610630	+ Email/Text: bk@creditcentralllc.com	May 01 2024 20:32:00	Credit Central, 700 E North St, Ste 15, Greenville, SC 29601-3013
24610632	+ Email/Text: Bankruptcy.Notices@stellantis-fs.com	May 01 2024 20:32:00	First Investors Financial Dept, Attn: Bankruptcy, 3065 Akers Mill Rd Se, Ste 700, Atlanta, GA 30339-3124
24610634	Email/Text: brnotices@dor.ga.gov	May 01 2024 20:31:00	Georgia Department of Revenue, Compliance Division, ARCS Bankruptcy, 1800 Century Blvd. NE, Suite 9100, Atlanta, GA 30345-3202
24610635	^ MEBN	May 01 2024 20:25:43	Georgia's Own Credit Union, Post Office Box 3637, Tallahassee, FL 32315-3637
24610637	Email/Text: sbse.cio.bnc.mail@irs.gov	May 01 2024 20:31:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
24610638	Email/Text: bk@lendmarkfinancial.com	May 01 2024 20:30:00	Lendmark Financial Services, Attn: Bankruptcy, 1735 North Brown Rd, Ste 300, Lawrenceville, OH 30043
24610639	Email/Text: EBN@Mohela.com	May 01 2024 20:31:00	MOHELA, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005
24610640	+ Email/PDF: cbp@omf.com	May 01 2024 20:42:42	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
24610641	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		

District/off: 113E-9

User: bncadmin

Page 2 of 3

Date Rcvd: May 01, 2024

Form ID: 132

Total Noticed: 35

		May 01 2024 20:32:00	Petland/Comenity Bank, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
24656883	Email/Text: bnc-quantum@quantum3group.com	May 01 2024 20:32:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
24650828	Email/Text: bnc-quantum@quantum3group.com	May 01 2024 20:32:00	Quantum3 Group LLC as agent for, CASCADE CAPITAL FUNDING LLC, PO Box 788, Kirkland, WA 98083-0788
24621369	Email/Text: bankruptcynotices@sunsetfinance.net	May 01 2024 20:31:00	Sunset Finance Co., LLC., Attn: Kristin Wilson, 510 Mountain View Drive, Suite 500, Seneca, SC 29672
24610645	+ Email/PDF: cbp@omf.com	May 01 2024 21:00:59	Springlf Fin, 9365 The Landing Dr Ste E 400, Douglasville, GA 30135-7139
24610646	+ Email/Text: bankruptcynotices@sunsetfinance.net	May 01 2024 20:31:00	Sunset Finance Of CA, Attn: Bankruptcy, 510 Mountain View Dr, Ste 500, Seneca, SC 29672-2145
24662466	Email/Text: collections@transformcredit.com	May 01 2024 20:31:00	Transform Credit Inc, 1440 W TAYLOR ST, PMB 431, CHICAGO, IL 60607
24610647	Email/Text: collections@transformcredit.com	May 01 2024 20:31:00	Transform Credit Inc, Attn: Bankruptcy, 332 S Michigan Ave, 9th Floor, Chicago, IL 60604
24611789	Email/Text: USAGAN.Bankruptcy@usdoj.gov	May 01 2024 20:32:00	United States Attorney, Northern District of Georgia, 75 Ted Turner Drive SW, Suite 600, Atlanta GA 30303-3309
24610648	+ Email/Text: wmcblkdept@waltersmgmt.com	May 01 2024 20:32:00	Walters Management, Attn: Bankruptcy, Po Box 2935, Gainesville, GA 30503-2935
24610650	+ Email/Text: chrisweaver@solutionsfinance.us	May 01 2024 20:32:00	Wilkes Finance Corp, Attn: Bankruptcy, 6160 Fairburn Rd, Douglasville, GA 30134-1993
24610651	+ Email/Text: bk@worldacceptance.com	May 01 2024 20:32:32	World Finance Corp, Attn: Bankruptcy, Po Box 6429, Greenville, SC 29606-6429
24655903	+ Email/Text: bankruptcy@trippscott.com	May 01 2024 20:31:00	World Omni Financial Corp., c/o H. Michael Solloa, Jr., Esq., Tripp Scott, P.A., 110 SE 6th Street., Fort Lauderdale. FL. 33301-5000
24610652	+ Email/Text: bankruptcy@wofco.com	May 01 2024 20:31:00	World Omni Financial Corp., Attn: Bankruptcy, 6150 Omni Park Drive, Mobile, AL 36609-5195

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 03, 2024

Signature: /s/Gustava Winters

District/off: 113E-9
Date Rcvd: May 01, 2024

User: bncadmin
Form ID: 132

Page 3 of 3
Total Noticed: 35

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 1, 2024 at the address(es) listed below:

Name	Email Address
Allen M Bearden	on behalf of Debtor Vaughnette Michelle Jones court@legalatlanta.com burrowlaw4812@gmail.com;burrowdr76543@notify.bestcase.com;Bearden.AllenR@notify.bestcase.com;allen.bearden@legalatla nta.com
David S. Weidenbaum	on behalf of U.S. Trustee Office of the United States Trustee david.s.weidenbaum@usdoj.gov
David Tyler Van Leuven	on behalf of Creditor Georgia's Own Credit Union bk@svllaw.com tyler@svllaw.com
H. Michael Solloa, Jr.	on behalf of Creditor World Omni Financial Corp. mxs@trippscott.com bankruptcy@trippscott.com
K. Edward Safir	info@atlch13tt.com
Michael F. Burrow	on behalf of Debtor Vaughnette Michelle Jones court@legalatlanta.com burrowlaw4812@gmail.com;BurrowDR76543@notify.bestcase.com
Office of the United States Trustee	ustpreion21.at.ecf@usdoj.gov
Robert J. Fehse	on behalf of Creditor Transform Credit Inc. rfehse@evanspetree.com sbruce@evanspetree.com
TOTAL: 8	